



ATTACHMENT A

Remarks

By this Amendment, independent claims 28 and 32 have been further amended to avoid the art rejection. It is submitted that the present application is in condition for allowance for the following reasons.

In the *Claims Objections* section of the outstanding Office Action, claims 42-47 were objected to for being of improper dependent form. By this Amendment, these claims have been canceled.

In the *Claim Rejections – 35 USC § 112* section, claims 28-31 (and 42-47, now canceled) were rejected under 35 USC § 112 for being indefinite. In particular, the examiner noted the method step of “application requested by queries” was present in claim 28. However, such a recitation is not specifically found in claim 28. Further, the recitation (as previously recited before the present amendment)

to request that the applicant provide application information constituting the application for the two or more of the plurality of application recipients, said application information being requested by queries associated with said superset of approval criteria for the two or more of the plurality of application recipients, [emphasis added]

is proper when considered with regard to the introductory phrase “computing means configured for programmed” as such a recitation is thus the function of the noted means and properly recited as such.

In the *Claim Rejections - 35 USC § 103* section, independent claims 28 and 32 together with the noted dependent claims were rejected under 35 USC § 103 as being obvious over Tengel. However, for the following reasons, it is submitted that these claims are allowable over this reference.

Independent claims 28 and 32 have been similarly amended to more clearly recite the present method, which further distinguishes the present method over the prior art, in particular, Tengel. Claims 28 and 32 now more clearly recite that the non-redundant superset is generated by parsing a plurality of sets of application criteria, from respective application recipients. Subject matter basis for the amendment to the claims can be found in the specification as filed, pages (22-25), and therefore the claim amendments do not constitute new matter.

Tengel is completely silent with regard to any affirmative step, process or procedure for examining multiple loan institutions' loan criteria, and parsing the criteria, to thereby generate a list of non-redundant loan approval criteria. Although, arguendo, Tengel may disclose presenting an applicant with a series of questions, responses to which Tengel forwards to one or more lending institutions, Tengel is completely silent with regard to how the series of questions are generated, e.g. what is the source. Accordingly, Tengel fails to anticipate or suggest parsing a plurality of sets of approval criteria from respective lenders to generate its list of questions to present to an applicant.

Therefore, for the foregoing reasons, it is submitted that independent claims 28 and 32 are allowable over Tengel. And for these same reasons, it is submitted that the remaining dependent claims are also all allowable over this reference or the other combinations of references cited in the Action.

For all of the foregoing reasons, it is submitted that the present application is in condition for allowance and such action is solicited.